

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Bobbi J Maffeo  
Cynthia L Maffeo  
fka Cynthia L Kirby**  
Debtor(s)

Bankruptcy Case No.: 15-70724-JAD  
Issued Per Jan. 11, 2018 Proceeding  
Chapter: 13  
Docket No.: 96 – 85, 88  
Concil. Conf.: at

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED  
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

**(1.) PLAN CONFIRMATION:**

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated November 15, 2017 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☐ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$ as of . Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on at , in .*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under 11 U.S.C. §506, disputes over the amount and allowance of claims entitled to priority under 11 U.S.C. §507, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to it's administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: Wells Fargo Bank at Claim No. 41 postpetition payments to follow allowed payment changes of record .
- ☐ H. Additional Terms:

**(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:**

**A. Objections to the Plan.** Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

**B. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**C. Review of Claims Docket and Objections to Claims.** Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

**D. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**E. Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

**A.** After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

**B.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.

Dated: January 24, 2018

Jeffery A. Deller  
United States Bankruptcy Judge

cc: All Parties in Interest to be served by Clerk in seven (7) days

**Certificate of Notice Page 4 of 6**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Bobbi J Maffeo  
 Cynthia L Maffeo  
 Debtors

Case No. 15-70724-JAD  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-7

User: jhel  
 Form ID: 149

Page 1 of 3  
 Total Noticed: 65

Date Rcvd: Jan 24, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 26, 2018.

db/jdb  
 cr +Bobbi J Maffeo, Cynthia L Maffeo, 769 Railroad Street, Windber, PA 15963-1813  
 +Santander Consumer USA Inc. dba Chrysler Capital a, c/o Stewart, Zlimen & Jungers,  
 2277 Highway 36 West, Suite 100, Roseville, MN 55113-3896  
 14125184 +Aes/M&T Elt - Pheaa, Po Box 61047, Harrisburg, PA 17106-1047  
 14174644 +Atlantic Credit & Finance Special Finance Unit,, LLC Successor in interest to SYNCHRONY,  
 BANK F/K/A GE CAPITAL RETAIL BANK, c/o Weltman, Weinberg & Reis Co., LPA,  
 436 Seventh Avenue, Ste 2500, Pittsburgh, PA 15219-1842  
 14125186 +Bosco's, P.O. Box 17642, Baltimore, MD 21297-1642  
 14125187 +CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
 (address filed with court: Capital One Bank Usa N, 15000 Capital One Dr,  
 Richmond, VA 23238)  
 14130473 +CHRYSLER CAPITAL, P.O. BOX 961275, FORT WORTH, TX 76161-0275  
 14148892 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
 14125188 +Cbna, Po Box 6497, Sioux Falls, SD 57117-6497  
 14125189 +Chase Card, Po Box 15298, Wilmington, DE 19850-5298  
 14125190 +Chase/Best Buy, Po Box 15298, Wilmington, DE 19850-5298  
 14125191 +Chrysler Capital, P.O. Box 660335, Dallas, TX 75266-0335  
 14125192 +Credit First N A, 6275 Eastland Rd, Brookpark, OH 44142-1399  
 14153562 +Credit First NA, PO Box 818011, Cleveland, OH 44181-8011  
 14346757 ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408  
 14125194 +First Natl Bk Of Pa, 1 Fnb Blvd, Hermitage, PA 16148-3363  
 14163993 +Midland Credit Management, Inc. as agent for, MIDLAND FUNDING LLC, PO Box 2011,  
 Warren, MI 48090-2011  
 14133804 +PHEAA, PO Box 8147, Harrisburg, PA 17105-8147  
 14125199 +Southern Rentals, LLC, Dept. 3376, P.O. Box 123376, Dallas, TX 75312-3376  
 14125201 +Stoneberry, P.O. Box 2820, Monroe, WI 53566-8020  
 14159977 +Stoneberry, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849  
 14125215 +TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
 (address filed with court: Toyota Financial Services, P.O. Box 17187, Baltimore, MD 21297)  
 14125212 +Td Bank Usa/Targetcred, Po Box 673, Minneapolis, MN 55440-0673  
 14125213 +The Bureaus Inc, 1717 Central St, Evanston, IL 60201-1507  
 14125214 +Tnb - Target, Po Box 673, Minneapolis, MN 55440-0673  
 14138776 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013  
 14125216 +United Storage Rentals, LLC, Dept. 3105, P.O. Box 123105, Dallas, TX 75312-3105  
 14125218 +Wells Fargo Bank NA, 3476 Stateview Blvd., Fort Mill, SC 29715-7200  
 14180468 +Wells Fargo Bank, N.A., Attention: Bankruptcy Department, MAC# D3347-014,  
 3476 Stateview Blvd, Fort Mill SC 29715-7203  
 14128056 Wells Fargo Bank, N.A., PO Box 10438, Des Moines, IA 50306-0438  
 14125219 Wellsfargo, 34204 Van Dyke Ave Suite 1-I, Sterling Heights, MI 48312-4647  
 14125221 +Wf Crd Svc, 3201 N 4th Ave, Sioux Falls, SD 57104-0700

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jan 25 2018 03:28:11  
 PRA Receivables Management, LLC, PO Box 41067, Norfolk, VA 23541-1067  
 cr E-mail/PDF: rmscedi@recoverycorp.com Jan 25 2018 03:09:26  
 Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120,  
 Miami, FL 33131-1605  
 cr +E-mail/Text: bankrupt-adjdept@wesbanco.com Jan 25 2018 03:05:05 WESBANCO BANK, INC,  
 1 BANK PLAZA, WHEELING, WV 26003-3565  
 14125185 +E-mail/Text: ACF-EBN@acf-inc.com Jan 25 2018 03:03:57 Atlantic Crd, P O Box 13386,  
 Roanoke, VA 24033-3386  
 14156024 E-mail/PDF: rmscedi@recoverycorp.com Jan 25 2018 03:09:06  
 Bureaus Investment Group Portfolio No 15 LLC, c/o Recovery Management Systems Corp,  
 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605  
 14128377 E-mail/Text: mrdiscen@discover.com Jan 25 2018 03:03:59 Discover Bank,  
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
 14125193 +E-mail/Text: mrdiscen@discover.com Jan 25 2018 03:03:59 Discover Fin Svcs Llc,  
 Po Box 15316, Wilmington, DE 19850-5316  
 14160099 +E-mail/Text: bankruptcy@sccompanies.com Jan 25 2018 03:05:32 Ginny's,  
 c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849  
 14125195 +E-mail/Text: bankruptcy@sccompanies.com Jan 25 2018 03:05:32 Ginnys, 1112 7th Ave,  
 Monroe, WI 53566-1364  
 14172859 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Jan 25 2018 03:05:00 Jefferson Capital Systems LLC,  
 Po Box 7999, Saint Cloud Mn 56302-9617  
 14125196 +E-mail/PDF: pa\_dc\_claims@navient.com Jan 25 2018 03:09:24 Navient, Po Box 9655,  
 Wilkes Barre, PA 18773-9655  
 14160413 E-mail/PDF: pa\_dc\_claims@navient.com Jan 25 2018 03:09:24 Navient Solutions, Inc,  
 PO BOX 9640, Wilkes-Barre, PA 18773-9640  
 14125197 +E-mail/PDF: cbp@onemainfinancial.com Jan 25 2018 03:09:39 OneMain Financial,  
 3209 B Elton Road, Johnstown, PA 15904-2807  
 14191406 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jan 25 2018 03:28:11  
 Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541

District/off: 0315-7

User: jhel  
Form ID: 149

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Total Noticed: 65

Date Rcvd: Jan 24, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14137721 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jan 25 2018 03:28:16  
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
14125198 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jan 25 2018 03:28:16  
Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952  
14162524 E-mail/Text: bnc-quantum@quantum3group.com Jan 25 2018 03:04:16  
Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788,  
Kirkland, WA 98083-0788  
14126307 E-mail/PDF: rmscedi@recoverycorp.com Jan 25 2018 03:09:45  
Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,  
Miami, FL 33131-1605  
14131247 E-mail/PDF: cbp@onemainfinancial.com Jan 25 2018 03:09:19  
SPRINGLEAF FINANCIAL SERVICES, INC, PO BOX 3251, EVANSVILLE, IN. 47731-3251  
14125200 +E-mail/PDF: cbp@onemainfinancial.com Jan 25 2018 03:08:59 Springleaf, Po Box 64,  
Evansville, IN 47701-0064  
14125202 +E-mail/PDF: gecscdi@recoverycorp.com Jan 25 2018 03:09:23 Synch/Amazon, Po Box 965015,  
Orlando, FL 32896-5015  
14125203 +E-mail/PDF: gecscdi@recoverycorp.com Jan 25 2018 03:09:03 Synch/Ashley Furniture,  
950 Forrer Blvd, Kettering, OH 45420-1469  
14125204 +E-mail/PDF: gecscdi@recoverycorp.com Jan 25 2018 03:09:43 Synch/Care Credit,  
950 Forrer Blvd, Kettering, OH 45420-1469  
14125205 +E-mail/PDF: gecscdi@recoverycorp.com Jan 25 2018 03:09:23 Synch/Home Design-Hi-P,  
C/O Po Box 965036, Orlando, FL 32896-0001  
14125206 +E-mail/PDF: gecscdi@recoverycorp.com Jan 25 2018 03:09:04 Synch/Home Dsgn Floori,  
C/O Po Box 965036, Orlando, FL 32896-0001  
14125207 +E-mail/PDF: gecscdi@recoverycorp.com Jan 25 2018 03:09:23 Synch/Jcp, Po Box 965007,  
Orlando, FL 32896-5007  
14125208 +E-mail/PDF: gecscdi@recoverycorp.com Jan 25 2018 03:09:23 Synch/Lowes, Po Box 965005,  
Orlando, FL 32896-5005  
14125209 +E-mail/PDF: gecscdi@recoverycorp.com Jan 25 2018 03:09:23 Synch/Plcc, Po Box 965024,  
Orlando, FL 32896-5024  
14125210 +E-mail/PDF: gecscdi@recoverycorp.com Jan 25 2018 03:09:23 Synch/Walmart, Po Box 965024,  
Orlando, FL 32896-5024  
14125211 +E-mail/PDF: gecscdi@recoverycorp.com Jan 25 2018 03:09:23 Synchrony Bank/Care Credit,  
P.O. Box 960061, Orlando, FL 32896-0061  
14159556 +E-mail/Text: bncmail@w-legal.com Jan 25 2018 03:04:55 TD Bank USA, N.A.,  
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
14125217 +E-mail/Text: bnc-bluestem@quantum3group.com Jan 25 2018 03:05:12 Webbank/Fingerhut,  
6250 Ridgewood Rd, Saint Cloud, MN 56303-0820  
14125220 +E-mail/Text: bankrupt-adjdept@wesbanco.com Jan 25 2018 03:05:05 Wesbanco Bank Inc,  
1 Bank Plz, Wheeling, WV 26003-3565

TOTAL: 33

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Toyota Motor Credit Corporation  
cr WELLS FARGO BANK, N.A.  
cr\* ECMC, P.O. Box 16408, St. Paul, MN 55116-0408  
14138431\* Wells Fargo Bank N. A., PO Box 10438, Des Moines, Ia 50306-0438

TOTALS: 2, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 26, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0315-7

User: jhel  
Form ID: 149

Page 3 of 3  
Total Noticed: 65

Date Rcvd: Jan 24, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 24, 2018 at the address(es) listed below:

Andrew R. Thalman on behalf of Creditor WESBANCO BANK, INC andrewthalman@pgka.com  
Brett A. Solomon on behalf of Creditor Santander Consumer USA Inc. dba Chrysler Capital as  
servicer for CCAP Auto Lease Ltd. bsolomon@tuckerlaw.com,  
agilbert@tuckerlaw.com;cabbott@tuckerlaw.com;dparanay@tuckerlaw.com  
Harry B. Reese on behalf of Creditor WELLS FARGO BANK, N.A. harry.reese@pkallc.com,  
chris.amann@pkallc.com;nick.bracey@pkallc.com;samantha.gonzalez@pkallc.com;jill@pkallc.com  
James Warmbrodt on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com  
Jill Manuel-Coughlin on behalf of Creditor WELLS FARGO BANK, N.A. jill@pkallc.com,  
chris.amann@pkallc.com;nick.bracey@pkallc.com;samantha.gonzalez@pkallc.com;harry.reese@pkallc.com  
Kenneth P. Seitz on behalf of Joint Debtor Cynthia L Maffeo thedebterasers@aol.com  
Kenneth P. Seitz on behalf of Debtor Bobbi J Maffeo thedebterasers@aol.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 9